

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Policy Group: Low-Quality						
Statewide Total	HHI: 3,384.94			3,598.75		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$1,292,899	46%	3	\$1,510,767	12%
ALLSTATE INSURANCE COMPANY	2	\$894,338	32%	4	\$1,206,296	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$417,599	15%	5	\$345,043	3%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$48,305	2%	6	\$46,305	0%
NORTHERN MUTUAL INSURANCE COMPANY	5	\$40,380	1%	7	\$43,433	0%
HORACE MANN INSURANCE COMPANY	6	\$33,434	1%	8	\$39,958	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$19,642	1%	9	\$20,056	0%
MICHIGAN INSURANCE COMPANY	8	\$16,806	1%	10	\$19,875	0%
Total		\$2,763,403			\$3,231,733	
Detroit City	HHI: 3,436.40			3,263.10		
ALLSTATE INSURANCE COMPANY	1	\$379,531	46%	3	\$526,013	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$284,329	34%	4	\$237,646	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$103,600	12%	5	\$170,272	5%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$31,848	4%	6	\$28,955	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$15,540	2%	7	\$15,777	0%
GE PROPERTY & CASUALTY INSURANCE COMPANY	6	\$5,816	1%	8	\$3,981	0%
STATE FARM FIRE AND CASUALTY COMPANY	7	\$3,821	0%	10	\$2,456	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$3,074	0%	9	\$2,635	0%
Total		\$827,559			\$987,735	
Remainder of Wayne County	HHI: 7,211.68			5,023.27		
ALLSTATE INSURANCE COMPANY	1	\$176,678	84%	3	\$198,310	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$15,774	8%	4	\$17,084	1%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$9,552	5%	6	\$4,047	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$4,813	2%	5	\$4,957	0%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$1,636	1%	7	\$2,177	0%
HORACE MANN INSURANCE COMPANY	6	\$425	0%	9	\$236	0%
STATE FARM GENERAL INSURANCE COMPANY	7	\$304	0%			
WESTFIELD INSURANCE COMPANY	8	\$49	0%	10	\$37	0%
Total		\$209,231			\$226,848	
Warren City	HHI: 6,888.28			5,239.43		
ALLSTATE INSURANCE COMPANY	1	\$18,807	82%	2	\$25,447	23%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,457	6%	5	\$843	1%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$1,247	5%	6	\$574	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$774	3%	4	\$852	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$507	2%			
GLENS FALLS INSURANCE COMPANY, THE	6	\$13	0%			
Total		\$22,805			\$27,716	
Remainder of Macomb County		HHI: 7,684.72			7,331.70	
ALLSTATE INSURANCE COMPANY	1	\$71,632	87%	2	\$77,783	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$5,983	7%	3	\$5,810	1%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,516	2%	7	\$1,015	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$929	1%	6	\$1,150	0%
STATE FARM FIRE AND CASUALTY COMPANY	5	\$611	1%	5	\$1,951	0%
STATE FARM GENERAL INSURANCE COMPANY	6	\$573	1%			
HORACE MANN INSURANCE COMPANY	7	\$400	0%	9	\$406	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$387	0%	8	\$505	0%
Total		\$82,031			\$88,620	
Ann Arbor City		HHI: 4,382.38			9,114.96	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$2,631	59%	2	\$2,181	3%
ALLSTATE INSURANCE COMPANY	2	\$1,222	27%	3	\$1,503	2%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$610	14%			
WESTFIELD INSURANCE COMPANY	4	\$15	0%	4	\$15	0%
Total		\$4,478			\$3,699	
Remainder of Washtenaw County		HHI: 4,966.78			8,257.66	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$7,511	51%	2	\$9,008	5%
ALLSTATE INSURANCE COMPANY	2	\$7,235	49%	3	\$6,955	4%
WESTFIELD INSURANCE COMPANY	3	\$52	0%	5	\$53	0%
Total		\$14,798			\$16,016	
Flint City		HHI: 4,314.83			2,529.09	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$33,455	59%	3	\$36,035	26%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$13,268	23%	4	\$10,551	8%
ALLSTATE INSURANCE COMPANY	3	\$9,759	17%	5	\$10,161	7%
STATE FARM GENERAL INSURANCE COMPANY	4	\$288	1%			
Total		\$56,770			\$56,747	
Remainder of Genesee County		HHI: 6,195.30			6,630.59	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$23,216	76%	2	\$27,968	13%
ALLSTATE INSURANCE COMPANY	2	\$5,513	18%	4	\$4,938	2%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HORACE MANN INSURANCE COMPANY	3	\$1,047	3%	5	\$2,881	1%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$512	2%	6	\$606	0%
WESTFIELD INSURANCE COMPANY	5	\$64	0%	7	\$20	0%
Total		\$30,352			\$36,413	
Grand Rapids City	HHI: 4,332.80			2,748.35		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$41,906	58%	2	\$47,182	24%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$20,846	29%	4	\$22,000	11%
ALLSTATE INSURANCE COMPANY	3	\$6,283	9%	5	\$6,794	3%
MICHIGAN INSURANCE COMPANY	4	\$2,288	3%	6	\$2,628	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$374	1%	7	\$564	0%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	6	\$98	0%			
WESTFIELD INSURANCE COMPANY	7	\$35	0%	8	\$35	0%
Total		\$71,830			\$79,203	
Remainder of Kent County	HHI: 4,704.87			6,827.81		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$18,127	66%	2	\$18,218	9%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,502	16%	4	\$4,617	2%
ALLSTATE INSURANCE COMPANY	3	\$3,078	11%	5	\$2,002	1%
HORACE MANN INSURANCE COMPANY	4	\$715	3%	6	\$708	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$546	2%	7	\$638	0%
MICHIGAN INSURANCE COMPANY	6	\$424	2%	8	\$450	0%
STATE FARM FIRE AND CASUALTY COMPANY	7	\$194	1%	9	\$301	0%
WESTFIELD INSURANCE COMPANY	8	\$51	0%	10	\$35	0%
Total		\$27,637			\$26,969	
Kalamazoo City	HHI: 4,342.62			2,835.06		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$12,706	52%	3	\$15,154	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$9,616	40%	4	\$9,510	13%
ALLSTATE INSURANCE COMPANY	3	\$943	4%			
HORACE MANN INSURANCE COMPANY	4	\$336	1%	6	\$373	1%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	\$247	1%	7	\$326	0%
Total		\$23,848			\$25,363	
Remainder of Kalamazoo County	HHI: 6,295.49			6,578.49		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$13,102	78%	2	\$13,746	13%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$2,143	13%	4	\$1,021	1%
HORACE MANN INSURANCE COMPANY	3	\$820	5%	5	\$687	1%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	4	\$724	4%			
Total		\$16,789			\$15,454	
Lansing City						
		HHI: 5,301.03			5,286.55	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$15,659	70%	2	\$17,355	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,283	19%	4	\$4,338	3%
ALLSTATE INSURANCE COMPANY	3	\$1,917	9%	5	\$2,783	2%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$361	2%	6	\$377	0%
MICHIGAN INSURANCE COMPANY	5	\$240	1%			
Total		\$22,460			\$24,853	
Remainder of Clinton, Eaton and Ingham Counties						
		HHI: 6,755.45			7,602.46	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$25,727	81%	2	\$31,636	10%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$3,313	10%	3	\$3,580	1%
ALLSTATE INSURANCE COMPANY	3	\$1,585	5%	5	\$1,381	0%
HORACE MANN INSURANCE COMPANY	4	\$846	3%	6	\$1,134	0%
STATE FARM FIRE AND CASUALTY COMPANY	5	\$165	1%	7	\$213	0%
Total		\$31,636			\$37,944	
Saginaw City						
		HHI: 4,825.12			2,625.80	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$31,834	66%	1	\$42,861	39%
ALLSTATE INSURANCE COMPANY	2	\$10,198	21%	4	\$12,101	11%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	3	\$2,946	6%	5	\$2,965	3%
HORACE MANN INSURANCE COMPANY	4	\$1,649	3%	6	\$2,876	3%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$643	1%			
STATE FARM FIRE AND CASUALTY COMPANY	6	\$511	1%	7	\$1,028	1%
STATE FARM GENERAL INSURANCE COMPANY	7	\$305	1%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$300	1%	8	\$384	0%
Total		\$48,386			\$62,215	
Remainder of Saginaw County						
		HHI: 5,362.69			3,949.64	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$21,154	67%	2	\$21,766	30%
ALLSTATE INSURANCE COMPANY	2	\$8,825	28%	3	\$8,359	12%
HORACE MANN INSURANCE COMPANY	3	\$1,361	4%	5	\$1,221	2%
WESTFIELD INSURANCE COMPANY	4	\$15	0%	6	\$15	0%
Total		\$31,355			\$31,361	
Oakland County						
		HHI: 5,210.00			8,255.31	
ALLSTATE INSURANCE COMPANY	1	\$73,525	69%	2	\$75,144	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$23,642	22%	4	\$29,881	2%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$5,161	5%	5	\$4,034	0%
HORACE MANN INSURANCE COMPANY	4	\$1,612	2%	7	\$1,187	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$1,207	1%	6	\$1,490	0%
STATE FARM GENERAL INSURANCE COMPANY	6	\$807	1%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$504	0%			
STATE FARM FIRE AND CASUALTY COMPANY	8	\$377	0%	8	\$1,057	0%
Total		\$106,835			\$112,793	
Bay County		HHI: 7,488.88			3,843.18	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$35,865	86%	1	\$44,350	56%
ALLSTATE INSURANCE COMPANY	2	\$3,744	9%	4	\$4,596	6%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$779	2%			
HORACE MANN INSURANCE COMPANY	4	\$624	1%	5	\$955	1%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$426	1%	6	\$521	1%
BROTHERHOOD MUTUAL INSURANCE COMPANY	6	\$231	1%	7	\$231	0%
WESTFIELD INSURANCE COMPANY	7	\$20	0%	8	\$20	0%
Total		\$41,689			\$50,673	
Ottawa County		HHI: 3,680.66			7,226.85	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$11,023	56%	2	\$14,403	11%
ALLSTATE INSURANCE COMPANY	2	\$3,106	16%	3	\$3,155	2%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,510	13%	4	\$1,480	1%
GLENS FALLS INSURANCE COMPANY, THE	4	\$1,616	8%			
HORACE MANN INSURANCE COMPANY	5	\$1,316	7%	7	\$593	0%
WESTFIELD INSURANCE COMPANY	6	\$57	0%	9	\$35	0%
Total		\$19,628			\$19,666	
Jackson County		HHI: 5,951.66			3,334.99	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$27,937	76%	3	\$32,358	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,111	11%	4	\$6,334	4%
ALLSTATE INSURANCE COMPANY	3	\$3,090	8%	5	\$3,440	2%
MICHIGAN INSURANCE COMPANY	4	\$1,253	3%	6	\$2,329	2%
HORACE MANN INSURANCE COMPANY	5	\$344	1%	7	\$497	0%
WESTFIELD INSURANCE COMPANY	6	\$125	0%	8	\$115	0%
Total		\$36,860			\$45,073	
Muskegon County		HHI: 5,892.21			3,484.35	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$62,056	75%	1	\$62,395	44%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$8,689	11%	4	\$5,925	4%
MICHIGAN INSURANCE COMPANY	3	\$5,532	7%	6	\$4,951	4%
ALLSTATE INSURANCE COMPANY	4	\$4,859	6%	5	\$5,737	4%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$659	1%	7	\$825	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	\$274	0%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$93	0%			
WESTFIELD INSURANCE COMPANY	8	\$26	0%	8	\$39	0%
Total		\$82,188			\$79,872	
Monroe County		HHI: 5,319.87			3,874.85	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$25,473	67%	2	\$26,967	28%
ALLSTATE INSURANCE COMPANY	2	\$10,743	28%	3	\$13,488	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,381	4%	5	\$396	0%
HORACE MANN INSURANCE COMPANY	4	\$214	1%	6	\$210	0%
WESTFIELD INSURANCE COMPANY	5	\$90	0%	7	\$90	0%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	6	\$51	0%	8	\$87	0%
Total		\$37,952			\$41,238	
Upper Peninsula		HHI: 4,218.28			2,967.40	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$72,269	57%	1	\$69,740	41%
NORTHERN MUTUAL INSURANCE COMPANY	2	\$39,018	31%	3	\$41,585	25%
ALLSTATE INSURANCE COMPANY	3	\$6,330	5%	4	\$4,677	3%
HORACE MANN INSURANCE COMPANY	4	\$3,871	3%	5	\$4,037	2%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$3,793	3%	8	\$784	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	6	\$1,317	1%	7	\$1,612	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$324	0%	9	\$426	0%
STATE FARM FIRE AND CASUALTY COMPANY	8	\$171	0%	10	\$260	0%
Total		\$127,093			\$123,121	
Northern Michigan		HHI: 6,528.02			4,003.33	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$206,984	80%	2	\$233,242	33%
ALLSTATE INSURANCE COMPANY	2	\$28,468	11%	3	\$36,459	5%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$10,343	4%	6	\$8,885	1%
HORACE MANN INSURANCE COMPANY	4	\$8,718	3%	5	\$11,056	2%
NORTHERN MUTUAL INSURANCE COMPANY	5	\$1,416	1%	7	\$1,848	0%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	6	\$1,036	0%			
MICHIGAN INSURANCE COMPANY	7	\$542	0%	8	\$839	0%

Appendix D (Premiums)

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
WESTFIELD INSURANCE COMPANY	8	\$480	0%	9	\$401	0%
Total		\$257,987			\$292,730	
Remainder of Southern Michigan		HHI: 6,654.58			3,736.50	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$454,018	81%	2	\$520,581	29%
ALLSTATE INSURANCE COMPANY	2	\$56,543	10%	3	\$175,132	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$24,242	4%	5	\$17,431	1%
HORACE MANN INSURANCE COMPANY	4	\$8,250	1%	6	\$9,701	1%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	5	\$6,851	1%	11	\$534	0%
MICHIGAN INSURANCE COMPANY	6	\$6,527	1%	7	\$5,906	0%
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$2,746	0%	8	\$2,815	0%
BROTHERHOOD MUTUAL INSURANCE COMPANY	8	\$805	0%	10	\$685	0%
Total		\$559,982			\$732,785	
Policy Group: Moderate-Quality						
Statewide Total		HHI: 5,847.96			6,456.82	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$32,773,795	76%	1	\$42,699,293	80%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$3,104,261	7%	2	\$3,552,781	7%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$916,972	2%	3	\$1,013,053	2%
MIC GENERAL INSURANCE CORPORATION	4	\$602,779	1%	44	\$4,050	0%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$560,203	1%	5	\$591,363	1%
NORTHERN MUTUAL INSURANCE COMPANY	6	\$544,551	1%	6	\$561,686	1%
FREMONT MUTUAL INSURANCE COMPANY	7	\$523,365	1%	8	\$420,506	1%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$407,639	1%	10	\$264,645	0%
Total		\$39,433,565			\$49,107,377	
Detroit City		HHI: 8,730.40			8,896.21	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$20,172,384	93%	1	\$25,370,024	94%
MIC GENERAL INSURANCE CORPORATION	2	\$210,537	1%	32	\$1,742	0%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$191,357	1%	2	\$232,319	1%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT. THE	4	\$102,477	0%	5	\$105,245	0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	\$96,213	0%			
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$91,547	0%	6	\$102,310	0%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$75,527	0%	3	\$209,429	1%
OHIO CASUALTY INSURANCE COMPANY, THE	8	\$70,827	0%	8	\$80,837	0%
Total		\$21,010,869			\$26,101,906	
Remainder of Wayne County		HHI: 4,556.21			6,455.83	

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$961,809	67%	1	\$1,893,368	80%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$52,787	4%	3	\$53,379	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$40,583	3%	4	\$39,544	2%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$36,944	3%	5	\$39,304	2%
MIC GENERAL INSURANCE CORPORATION	5	\$35,006	2%	34	\$710	0%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$33,506	2%	7	\$30,266	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$32,683	2%			
BADGER MUTUAL INSURANCE COMPANY	8	\$28,624	2%	6	\$35,299	1%
Total		\$1,221,942			\$2,091,870	
Warren City		HHI: 6,046.32			7,208.73	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$144,353	77%	1	\$221,064	85%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$7,729	4%	2	\$9,420	4%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$6,821	4%	3	\$8,492	3%
MIC GENERAL INSURANCE CORPORATION	4	\$6,328	3%	21	\$182	0%
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	5	\$4,243	2%	5	\$3,061	1%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	6	\$3,033	2%	6	\$2,389	1%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	7	\$2,871	2%	4	\$3,098	1%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$2,596	1%	10	\$1,583	1%
Total		\$177,974			\$249,289	
Remainder of Macomb County		HHI: 3,322.76			4,381.56	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$198,664	56%	1	\$293,108	65%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	\$41,818	12%	2	\$48,015	11%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$16,798	5%	3	\$24,181	5%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$14,741	4%	4	\$18,522	4%
MIC GENERAL INSURANCE CORPORATION	5	\$9,451	3%			
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	6	\$9,071	3%	6	\$7,946	2%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	\$7,584	2%	7	\$6,832	2%
WEST AMERICAN INSURANCE COMPANY	8	\$7,134	2%	5	\$8,106	2%
Total		\$305,260			\$406,710	
Ann Arbor City		HHI: 2,498.63			3,008.76	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$10,877	43%	1	\$17,532	50%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	\$5,144	20%	2	\$5,299	15%
NATIONWIDE INSURANCE COMPANY OF AMERICA	3	\$3,177	13%			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	4	\$1,553	6%	5	\$868	2%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$1,201	5%	3	\$4,553	13%
WOLVERINE MUTUAL INSURANCE COMPANY	6	\$671	3%	6	\$774	2%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	7	\$608	2%	8	\$717	2%
WESTFIELD INSURANCE COMPANY	8	\$602	2%	9	\$687	2%
Total		\$23,833			\$30,430	
Remainder of Washtenaw County		HHI: 4,740.73			6,273.37	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$110,008	68%	1	\$179,743	79%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$15,118	9%	2	\$16,379	7%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$8,760	5%	3	\$11,011	5%
HASTINGS MUTUAL INSURANCE COMPANY	4	\$4,578	3%	12	\$1,138	0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	\$3,164	2%			
PIONEER STATE MUTUAL INSURANCE COMPANY	6	\$2,886	2%	4	\$2,671	1%
MIC GENERAL INSURANCE CORPORATION	7	\$2,355	1%			
CITIZENS INSURANCE COMPANY OF AMERICA	8	\$1,727	1%	8	\$1,552	1%
Total		\$148,596			\$212,494	
Flint City		HHI: 4,863.20			5,912.48	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$858,161	69%	1	\$1,079,456	76%
MIC GENERAL INSURANCE CORPORATION	2	\$112,714	9%	22	\$936	0%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$75,612	6%	2	\$93,234	7%
EMCASCO INSURANCE COMPANY	4	\$53,777	4%	3	\$61,954	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	\$24,734	2%	5	\$28,381	2%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$20,253	2%	6	\$22,197	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$16,468	1%			
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	\$15,511	1%	7	\$17,488	1%
Total		\$1,177,230			\$1,303,646	
Remainder of Genesee County		HHI: 4,599.02			6,281.41	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$592,105	66%	1	\$916,076	79%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$99,932	11%	2	\$110,582	9%
MIC GENERAL INSURANCE CORPORATION	3	\$58,151	7%	26	\$265	0%
PIONEER STATE MUTUAL INSURANCE COMPANY	4	\$36,048	4%	3	\$36,859	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	\$13,117	1%	4	\$13,148	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	\$11,370	1%			
EMCASCO INSURANCE COMPANY	7	\$11,338	1%	6	\$11,736	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$11,164	1%	7	\$9,328	1%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Grand Rapids City	Total \$833,225			\$1,097,994		
	HHI: 4,712.57			5,439.43		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$425,058	68%	1	\$605,756	73%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$30,722	5%	2	\$38,776	5%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	3	\$27,177	4%	3	\$27,729	3%
FREMONT MUTUAL INSURANCE COMPANY	4	\$20,348	3%	9	\$12,099	1%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	\$19,331	3%	5	\$18,877	2%
PIONEER STATE MUTUAL INSURANCE COMPANY	6	\$16,502	3%	6	\$17,855	2%
CITIZENS INSURANCE COMPANY OF AMERICA	7	\$13,426	2%	7	\$15,185	2%
WOLVERINE MUTUAL INSURANCE COMPANY	8	\$11,621	2%	10	\$10,447	1%
	Total \$564,185			\$746,724		
Remainder of Kent County	HHI: 1,495.64			1,829.20		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$74,782	29%	1	\$110,223	37%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$47,205	18%	2	\$40,976	14%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	3	\$23,374	9%	3	\$24,942	8%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	4	\$23,135	9%	4	\$22,569	8%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	\$19,698	8%	5	\$22,170	7%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$14,328	6%	6	\$15,558	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$14,015	5%	7	\$14,942	5%
FREMONT MUTUAL INSURANCE COMPANY	8	\$8,384	3%	10	\$6,092	2%
	Total \$224,921			\$257,472		
Kalamazoo City	HHI: 4,221.98			5,193.11		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$186,597	64%	1	\$239,542	71%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2	\$25,882	9%	2	\$26,860	8%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$13,932	5%	4	\$15,121	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$12,921	4%	3	\$16,978	5%
HASTINGS MUTUAL INSURANCE COMPANY	5	\$11,751	4%			
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	6	\$6,778	2%	5	\$6,906	2%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	7	\$4,946	2%	18	\$1,008	0%
FREMONT MUTUAL INSURANCE COMPANY	8	\$3,954	1%	11	\$2,425	1%
	Total \$266,761			\$308,840		
Remainder of Kalamazoo County	HHI: 2,254.83			2,653.02		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$45,632	37%	1	\$57,373	43%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$31,983	26%	2	\$34,973	26%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$12,911	11%	3	\$12,699	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$4,265	4%	4	\$5,158	4%
HASTINGS MUTUAL INSURANCE COMPANY	5	\$3,947	3%			
FREMONT MUTUAL INSURANCE COMPANY	6	\$2,915	2%	8	\$2,740	2%
HAMILTON MUTUAL INSURANCE COMPANY OF CINCINNATI, OHIO (THE)	7	\$2,832	2%	6	\$2,953	2%
WESTFIELD INSURANCE COMPANY	8	\$2,582	2%	7	\$2,787	2%
Total		\$107,067			\$118,683	
Lansing City		HHI: 2,915.20			4,059.78	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$95,300	49%	1	\$164,071	61%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$38,358	20%	2	\$47,540	18%
MIC GENERAL INSURANCE CORPORATION	3	\$7,211	4%	26	\$233	0%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	4	\$7,090	4%	4	\$7,431	3%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	\$5,872	3%	5	\$7,071	3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	\$5,261	3%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$4,991	3%	8	\$4,573	2%
FREMONT MUTUAL INSURANCE COMPANY	8	\$4,221	2%	10	\$2,645	1%
Total		\$168,304			\$233,564	
Remainder of Clinton, Eaton and Ingham Counties		HHI: 3,470.90			4,234.95	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$204,851	55%	1	\$278,562	62%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$76,617	20%	2	\$87,967	20%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$12,234	3%	3	\$12,684	3%
HASTINGS MUTUAL INSURANCE COMPANY	4	\$11,659	3%	9	\$5,271	1%
FREMONT MUTUAL INSURANCE COMPANY	5	\$10,687	3%	5	\$7,979	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	6	\$10,119	3%	4	\$10,373	2%
HOME-OWNERS INSURANCE COMPANY	7	\$6,138	2%	6	\$6,690	1%
MIC GENERAL INSURANCE CORPORATION	8	\$5,779	2%	31	\$127	0%
Total		\$338,084			\$409,653	
Saginaw City		HHI: 6,900.10			6,723.17	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$713,119	83%	1	\$813,132	82%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$39,425	5%	2	\$54,335	5%
MIC GENERAL INSURANCE CORPORATION	3	\$17,956	2%	29	\$189	0%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	4	\$11,255	1%	5	\$14,955	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	\$11,128	1%			
PIONEER STATE MUTUAL INSURANCE COMPANY	6	\$9,795	1%	6	\$13,588	1%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
EMCASCO INSURANCE COMPANY	7	\$8,458	1%	8	\$9,176	1%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$5,057	1%	20	\$1,568	0%
Total		\$816,193			\$906,943	
Remainder of Saginaw County		HHI: 2,269.09			2,716.77	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$66,276	33%	1	\$77,155	36%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$61,528	31%	2	\$77,016	36%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$20,790	10%	3	\$27,446	13%
MIC GENERAL INSURANCE CORPORATION	4	\$12,085	6%	25	\$87	0%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	\$7,603	4%	4	\$7,033	3%
HASTINGS MUTUAL INSURANCE COMPANY	6	\$5,844	3%	5	\$5,882	3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$3,592	2%			
EMCASCO INSURANCE COMPANY	8	\$3,432	2%	8	\$2,388	1%
Total		\$181,150			\$197,007	
Oakland County		HHI: 5,209.58			6,677.18	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$1,072,293	72%	1	\$1,684,227	81%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$72,832	5%	2	\$86,877	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$60,027	4%	3	\$69,338	3%
MIC GENERAL INSURANCE CORPORATION	4	\$59,350	4%	31	\$670	0%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$30,397	2%	4	\$33,132	2%
AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE	6	\$21,544	1%	6	\$19,145	1%
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY	7	\$18,432	1%	5	\$22,072	1%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	\$13,975	1%	8	\$11,299	1%
Total		\$1,348,850			\$1,926,760	
Bay County		HHI: 3,654.44			3,736.05	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$189,332	57%	1	\$222,966	57%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$58,334	17%	2	\$72,361	19%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$28,566	9%	3	\$28,839	7%
HASTINGS MUTUAL INSURANCE COMPANY	4	\$18,528	6%	8	\$2,672	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	\$11,907	4%	5	\$12,244	3%
WEST AMERICAN INSURANCE COMPANY	6	\$6,980	2%	6	\$9,420	2%
FREMONT MUTUAL INSURANCE COMPANY	7	\$4,043	1%	18	\$810	0%
SENTRY INSURANCE, A MUTUAL COMPANY	8	\$3,256	1%	7	\$3,466	1%
Total		\$320,946			\$352,778	
Ottawa County		HHI: 3,051.06			3,745.48	

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$80,679	50%	1	\$114,785	58%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$31,823	20%	2	\$31,370	16%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$15,151	9%	3	\$16,107	8%
FREMONT MUTUAL INSURANCE COMPANY	4	\$5,167	3%	5	\$4,739	2%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$4,903	3%	4	\$5,747	3%
HASTINGS MUTUAL INSURANCE COMPANY	6	\$3,475	2%	14	\$1,072	1%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	\$2,865	2%	6	\$3,327	2%
WOLVERINE MUTUAL INSURANCE COMPANY	8	\$2,446	2%	12	\$1,527	1%
Total		\$146,509			\$178,674	
Jackson County		HHI: 4,066.82			4,879.27	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$274,245	62%	1	\$364,279	68%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$67,413	15%	2	\$73,296	14%
WESTFIELD INSURANCE COMPANY	3	\$15,415	3%	3	\$12,711	2%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$14,027	3%	4	\$12,340	2%
HASTINGS MUTUAL INSURANCE COMPANY	5	\$13,316	3%	24	\$544	0%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	6	\$11,375	3%	6	\$11,347	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$7,316	2%			
FREMONT MUTUAL INSURANCE COMPANY	8	\$5,876	1%	9	\$5,586	1%
Total		\$408,983			\$480,103	
Muskegon County		HHI: 4,039.86			4,498.61	
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$452,566	60%	1	\$576,583	63%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$158,335	21%	2	\$194,258	21%
FREMONT MUTUAL INSURANCE COMPANY	3	\$40,835	5%	3	\$31,977	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	4	\$17,769	2%	5	\$21,175	2%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	5	\$16,311	2%	6	\$14,002	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	\$15,259	2%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$9,731	1%	7	\$9,004	1%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	\$9,655	1%	4	\$25,799	3%
Total		\$720,461			\$872,798	
Monroe County		HHI: 2,820.96			3,239.86	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$116,409	37%	2	\$127,539	37%
MICHIGAN BASIC PROPERTY INS ASSOCIATION	2	\$115,483	37%	1	\$146,048	42%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$23,001	7%	3	\$27,081	8%
HASTINGS MUTUAL INSURANCE COMPANY	4	\$21,911	7%	5	\$7,590	2%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	5	\$9,039	3%	4	\$11,402	3%
FREMONT MUTUAL INSURANCE COMPANY	6	\$4,701	1%	6	\$4,366	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$2,771	1%	7	\$2,206	1%
NORTHERN ASSURANCE COMPANY OF AMERICA, THE	8	\$2,197	1%	19	\$830	0%
Total		\$295,512			\$327,062	
Upper Peninsula	HHI: 2,584.23			2,736.13		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$642,652	38%	1	\$802,660	42%
NORTHERN MUTUAL INSURANCE COMPANY	2	\$522,344	31%	2	\$540,246	28%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$127,763	8%	3	\$138,849	7%
GREAT LAKES MUTUAL INSURANCE COMPANY	4	\$82,093	5%	4	\$123,705	7%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$76,107	5%	5	\$76,109	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	6	\$52,786	3%	7	\$56,489	3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$37,922	2%			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	\$21,718	1%	6	\$56,687	3%
Total		\$1,563,385			\$1,794,745	
Northern Michigan	HHI: 3,007.60			3,355.81		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$1,535,798	50%	1	\$1,833,526	54%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$606,614	20%	2	\$669,887	20%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$217,200	7%	3	\$226,409	7%
FREMONT MUTUAL INSURANCE COMPANY	4	\$154,057	5%	4	\$134,682	4%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$94,358	3%	5	\$97,068	3%
HASTINGS MUTUAL INSURANCE COMPANY	6	\$66,066	2%	8	\$50,090	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$48,640	2%			
GREAT LAKES MUTUAL INSURANCE COMPANY	8	\$47,115	2%	7	\$54,637	2%
Total		\$2,769,848			\$3,066,299	
Remainder of Southern Michigan	HHI: 3,828.48			4,405.24		
MICHIGAN BASIC PROPERTY INS ASSOCIATION	1	\$3,550,771	59%	1	\$4,638,034	64%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$1,066,093	18%	2	\$1,219,542	17%
PIONEER STATE MUTUAL INSURANCE COMPANY	3	\$379,406	6%	3	\$430,320	6%
FREMONT MUTUAL INSURANCE COMPANY	4	\$225,703	4%	4	\$182,596	3%
HASTINGS MUTUAL INSURANCE COMPANY	5	\$143,485	2%	5	\$116,531	2%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$104,268	2%	7	\$106,239	1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$65,155	1%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$61,233	1%	8	\$69,566	1%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

		2001			2002		
		Rank	Total	Percent	Rank	Total	Percent
Total			\$5,596,114			\$6,762,828	
Policy Group: High-Quality							
Statewide Total			HHI:	951.74		929.12	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$226,399,639	21%	1	\$284,556,130	20%	
HOME-OWNERS INSURANCE COMPANY	2	\$144,980,894	13%	2	\$188,135,479	14%	
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$131,673,280	12%	3	\$154,413,170	11%	
ALLSTATE INSURANCE COMPANY	4	\$125,800,382	11%	4	\$151,569,748	11%	
FIRE INSURANCE EXCHANGE	5	\$54,969,016	5%	7	\$48,336,240	3%	
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$40,708,135	4%	8	\$39,675,781	3%	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$38,826,063	4%	6	\$51,682,417	4%	
SAFECO INSURANCE COMPANY OF AMERICA	8	\$26,155,987	2%	11	\$24,431,479	2%	
Total			\$789,513,396			\$942,800,444	
Detroit City			HHI:	1,495.24		1,529.83	
ALLSTATE INSURANCE COMPANY	1	\$23,670,451	30%	1	\$31,687,439	31%	
STATE FARM FIRE AND CASUALTY COMPANY	2	\$16,525,427	21%	2	\$20,683,516	20%	
FIRE INSURANCE EXCHANGE	3	\$6,024,554	8%	4	\$5,678,163	6%	
CIVIC PROPERTY AND CASUALTY COMPANY	4	\$5,243,329	7%	3	\$6,507,617	6%	
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$3,975,228	5%	5	\$4,626,300	5%	
HARTFORD INSURANCE COMPANY OF THE MIDWEST	6	\$3,898,924	5%	6	\$4,573,916	4%	
SAFECO INSURANCE COMPANY OF AMERICA	7	\$2,477,376	3%	9	\$2,479,837	2%	
HOME-OWNERS INSURANCE COMPANY	8	\$2,397,191	3%	8	\$3,798,942	4%	
Total			\$64,212,480			\$80,035,730	
Remainder of Wayne County			HHI:	989.00		966.22	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$21,768,164	18%	1	\$26,433,420	18%	
ALLSTATE INSURANCE COMPANY	2	\$20,426,556	17%	2	\$24,125,180	16%	
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$17,581,833	15%	3	\$20,899,520	14%	
HOME-OWNERS INSURANCE COMPANY	4	\$8,725,251	7%	4	\$11,784,112	8%	
GREAT NORTHERN INSURANCE COMPANY	5	\$8,159,915	7%	5	\$9,804,411	7%	
FIRE INSURANCE EXCHANGE	6	\$6,131,837	5%	6	\$5,811,802	4%	
SAFECO INSURANCE COMPANY OF AMERICA	7	\$5,343,943	4%	7	\$5,114,742	3%	
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$3,136,478	3%	9	\$3,165,117	2%	
Total			\$91,273,977			\$107,138,304	
Warren City			HHI:	1,736.57		1,623.79	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$3,722,746	31%	1	\$4,053,567	28%	

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	2	\$2,530,395	21%	2	\$2,997,748	21%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,055,334	17%	3	\$2,510,606	18%
HOME-OWNERS INSURANCE COMPANY	4	\$454,025	4%	4	\$585,092	4%
FIRE INSURANCE EXCHANGE	5	\$395,132	3%	5	\$363,274	3%
SAFECO INSURANCE COMPANY OF AMERICA	6	\$329,962	3%	8	\$297,862	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$248,582	2%	6	\$327,204	2%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$235,865	2%	10	\$217,324	2%
Total		\$9,972,041			\$11,352,677	
Remainder of Macomb County		HHI: 1,437.42			1,478.14	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$18,689,080	30%	1	\$23,633,520	31%
ALLSTATE INSURANCE COMPANY	2	\$10,773,209	17%	2	\$12,384,027	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$7,846,142	13%	3	\$9,575,750	13%
HOME-OWNERS INSURANCE COMPANY	4	\$3,744,380	6%	4	\$4,809,211	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	\$2,385,067	4%	6	\$2,373,070	3%
FIRE INSURANCE EXCHANGE	6	\$2,094,599	3%	8	\$1,784,652	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$1,806,957	3%	5	\$2,586,395	3%
SAFECO INSURANCE COMPANY OF AMERICA	8	\$1,594,097	3%	10	\$1,532,891	2%
Total		\$48,933,531			\$58,679,516	
Ann Arbor City		HHI: 1,108.38			1,338.72	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$3,125,380	27%	1	\$4,096,314	31%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,525,238	13%	2	\$1,930,755	15%
ALLSTATE INSURANCE COMPANY	3	\$794,247	7%	3	\$976,626	7%
HOME-OWNERS INSURANCE COMPANY	4	\$667,423	6%	7	\$507,590	4%
SAFECO INSURANCE COMPANY OF AMERICA	5	\$613,281	5%	5	\$547,799	4%
GLENS FALLS INSURANCE COMPANY, THE	6	\$556,262	5%	6	\$544,489	4%
FIRE INSURANCE EXCHANGE	7	\$452,708	4%	9	\$435,175	3%
CINCINNATI INSURANCE COMPANY, THE	8	\$449,146	4%	15	\$198,358	1%
Total		\$8,183,685			\$9,237,106	
Remainder of Washtenaw County		HHI: 978.97			999.13	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$4,007,846	23%	1	\$5,350,943	24%
ALLSTATE INSURANCE COMPANY	2	\$2,116,565	12%	2	\$2,511,944	11%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,733,196	10%	4	\$2,143,264	10%
HOME-OWNERS INSURANCE COMPANY	4	\$1,443,390	8%	3	\$2,351,113	10%
FIRE INSURANCE EXCHANGE	5	\$1,155,627	7%	5	\$1,067,946	5%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$643,038	4%	7	\$829,845	4%
MEEMIC INSURANCE COMPANY	7	\$605,081	3%	8	\$801,284	4%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$575,133	3%	6	\$862,169	4%
Total		\$12,279,876			\$15,918,508	
Flint City		HHI: 913.40			930.64	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$2,944,542	21%	1	\$3,528,699	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$2,006,329	14%	2	\$2,295,646	14%
ALLSTATE INSURANCE COMPANY	3	\$1,436,061	10%	3	\$1,822,494	11%
HOME-OWNERS INSURANCE COMPANY	4	\$1,167,633	8%	4	\$995,445	6%
FIRE INSURANCE EXCHANGE	5	\$853,220	6%	5	\$795,824	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$665,888	5%	6	\$631,521	4%
GLENS FALLS INSURANCE COMPANY, THE	7	\$371,222	3%	14	\$250,072	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$344,381	2%	9	\$491,913	3%
Total		\$9,789,276			\$10,811,614	
Remainder of Genesee County		HHI: 800.19			770.20	
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$4,721,842	13%	2	\$5,941,903	13%
FRANKENMUTH MUTUAL INSURANCE COMPANY	2	\$4,481,482	12%	4	\$4,190,493	9%
STATE FARM FIRE AND CASUALTY COMPANY	3	\$3,929,033	11%	3	\$4,930,453	11%
HOME-OWNERS INSURANCE COMPANY	4	\$3,744,615	10%	1	\$6,145,613	13%
FIRE INSURANCE EXCHANGE	5	\$3,468,867	10%	7	\$2,843,348	6%
ALLSTATE INSURANCE COMPANY	6	\$2,830,461	8%	6	\$3,386,790	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$2,809,830	8%	5	\$3,759,017	8%
PIONEER STATE MUTUAL INSURANCE COMPANY	8	\$1,904,526	5%	8	\$2,749,726	6%
Total		\$27,890,656			\$33,947,343	
Grand Rapids City		HHI: 1,446.34			1,512.23	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$7,736,332	31%	1	\$10,000,910	33%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,328,161	18%	2	\$5,193,877	17%
HOME-OWNERS INSURANCE COMPANY	3	\$1,574,776	6%	4	\$1,278,474	4%
ALLSTATE INSURANCE COMPANY	4	\$1,258,081	5%	3	\$1,523,834	5%
SAFECO INSURANCE COMPANY OF AMERICA	5	\$979,008	4%	10	\$828,443	3%
FIRE INSURANCE EXCHANGE	6	\$917,925	4%	6	\$954,006	3%
HASTINGS MUTUAL INSURANCE COMPANY	7	\$895,675	4%	5	\$990,727	3%
FOREMOST SIGNATURE INSURANCE COMPANY	8	\$743,550	3%	67	\$959	0%
Total		\$18,433,508			\$20,771,230	

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Remainder of Kent County		HHI: 931.44			936.86	
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$5,812,197	20%	1	\$7,099,296	19%
STATE FARM FIRE AND CASUALTY COMPANY	2	\$4,160,863	14%	3	\$5,562,198	15%
HOME-OWNERS INSURANCE COMPANY	3	\$3,720,785	13%	2	\$5,577,499	15%
ALLSTATE INSURANCE COMPANY	4	\$2,467,541	8%	4	\$2,762,631	7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	\$1,692,288	6%	5	\$2,190,825	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$1,250,998	4%	8	\$1,189,479	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$1,237,827	4%	6	\$1,597,375	4%
FIRE INSURANCE EXCHANGE	8	\$1,034,984	3%	12	\$891,576	2%
Total		\$21,377,483			\$26,870,879	
Kalamazoo City		HHI: 2,013.98			2,418.17	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$4,649,693	37%	1	\$6,032,893	42%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$2,794,940	22%	2	\$3,250,471	23%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	3	\$755,238	6%	3	\$911,245	6%
HOME-OWNERS INSURANCE COMPANY	4	\$558,270	4%	4	\$478,689	3%
SAFECO INSURANCE COMPANY OF AMERICA	5	\$459,458	4%	6	\$403,362	3%
CINCINNATI INSURANCE COMPANY, THE	6	\$414,261	3%			
ALLSTATE INSURANCE COMPANY	7	\$375,337	3%	5	\$433,023	3%
WOLVERINE MUTUAL INSURANCE COMPANY	8	\$348,102	3%	8	\$284,497	2%
Total		\$10,355,299			\$11,794,180	
Remainder of Kalamazoo County		HHI: 1,134.34			1,084.88	
HOME-OWNERS INSURANCE COMPANY	1	\$2,072,048	21%	1	\$3,149,610	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,632,637	16%	2	\$1,975,920	14%
STATE FARM FIRE AND CASUALTY COMPANY	3	\$1,393,482	14%	3	\$1,807,321	13%
ALLSTATE INSURANCE COMPANY	4	\$1,265,765	13%	4	\$1,456,151	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$525,810	5%	6	\$657,201	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$330,506	3%	8	\$401,962	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$288,330	3%	9	\$253,438	2%
FIRE INSURANCE EXCHANGE	8	\$284,959	3%	10	\$250,093	2%
Total		\$7,793,537			\$9,951,696	
Lansing City		HHI: 1,248.33			1,202.78	
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$2,402,216	21%	1	\$2,657,067	19%
HOME-OWNERS INSURANCE COMPANY	2	\$2,094,350	18%	3	\$2,584,434	18%
STATE FARM FIRE AND CASUALTY COMPANY	3	\$2,010,313	17%	2	\$2,642,401	19%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	4	\$1,386,552	12%	4	\$1,530,070	11%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	5	\$438,281	4%	5	\$567,671	4%
HASTINGS MUTUAL INSURANCE COMPANY	6	\$343,654	3%	6	\$421,916	3%
SAFECO INSURANCE COMPANY OF AMERICA	7	\$313,569	3%	10	\$248,870	2%
FIRE INSURANCE EXCHANGE	8	\$239,254	2%	14	\$212,365	1%
Total		\$9,228,189			\$10,864,794	
Remainder of Clinton, Eaton and Ingham Counties	HHI: 1,191.50			1,091.54		
HOME-OWNERS INSURANCE COMPANY	1	\$6,526,694	22%	1	\$8,218,916	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$5,117,146	18%	2	\$5,861,688	16%
ALLSTATE INSURANCE COMPANY	3	\$3,675,728	13%	3	\$4,339,469	12%
STATE FARM FIRE AND CASUALTY COMPANY	4	\$3,294,486	11%	4	\$4,283,194	11%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$1,757,268	6%	5	\$2,197,262	6%
FIRE INSURANCE EXCHANGE	6	\$922,645	3%	9	\$793,579	2%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	7	\$875,570	3%	7	\$1,115,715	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$732,433	3%	12	\$724,321	2%
Total		\$22,901,970			\$27,534,144	
Saginaw City	HHI: 1,409.01			1,470.69		
STATE FARM FIRE AND CASUALTY COMPANY	1	\$3,141,445	33%	1	\$3,833,287	33%
CINCINNATI INSURANCE COMPANY, THE	2	\$992,826	10%	2	\$1,220,206	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$863,066	9%	4	\$1,001,986	9%
HOME-OWNERS INSURANCE COMPANY	4	\$632,746	7%	5	\$820,734	7%
ALLSTATE INSURANCE COMPANY	5	\$528,146	6%	6	\$554,925	5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	6	\$356,279	4%			
HORACE MANN INSURANCE COMPANY	7	\$333,127	3%	8	\$355,948	3%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	\$307,933	3%	3	\$1,101,172	9%
Total		\$7,155,568			\$8,888,258	
Remainder of Saginaw County	HHI: 874.85			814.18		
HOME-OWNERS INSURANCE COMPANY	1	\$1,754,255	15%	1	\$2,146,310	15%
FRANKENMUTH MUTUAL INSURANCE COMPANY	2	\$1,569,953	14%	3	\$1,544,110	11%
STATE FARM FIRE AND CASUALTY COMPANY	3	\$1,395,869	12%	2	\$1,672,650	12%
ALLSTATE INSURANCE COMPANY	4	\$1,012,911	9%	5	\$1,115,439	8%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$971,726	9%	4	\$1,218,813	9%
CINCINNATI INSURANCE COMPANY, THE	6	\$866,615	8%	7	\$1,047,227	7%
CITIZENS INSURANCE COMPANY OF AMERICA	7	\$625,444	6%	9	\$737,148	5%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	8	\$439,709	4%	10	\$594,628	4%
Total		\$8,636,482			\$10,076,325	
Oakland County	HHI: 1,004.86			923.47		
STATE FARM FIRE AND CASUALTY COMPANY	1	\$36,857,944	23%	1	\$46,047,696	20%
ALLSTATE INSURANCE COMPANY	2	\$23,732,934	15%	3	\$29,431,320	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$17,105,301	10%	4	\$20,232,486	9%
FIRE INSURANCE EXCHANGE	4	\$13,126,364	8%	6	\$12,087,000	5%
HOME-OWNERS INSURANCE COMPANY	5	\$10,497,177	6%	5	\$15,110,018	7%
SAFECO INSURANCE COMPANY OF AMERICA	6	\$6,431,193	4%	9	\$6,287,258	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$6,190,012	4%	8	\$6,338,930	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$4,657,777	3%	7	\$6,690,878	3%
Total		\$118,598,702			\$142,225,586	
Bay County	HHI: 1,684.74			1,750.85		
STATE FARM FIRE AND CASUALTY COMPANY	1	\$3,795,502	34%	1	\$4,756,697	35%
HOME-OWNERS INSURANCE COMPANY	2	\$1,983,775	18%	2	\$2,495,530	18%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$979,727	9%	3	\$1,273,779	9%
CINCINNATI INSURANCE COMPANY, THE	4	\$702,833	6%	4	\$795,695	6%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$618,433	6%	5	\$651,588	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$559,480	5%	7	\$543,009	4%
SAFECO INSURANCE COMPANY OF AMERICA	7	\$356,235	3%	9	\$283,938	2%
ALLSTATE INSURANCE COMPANY	8	\$324,528	3%	8	\$332,770	2%
Total		\$9,320,513			\$11,133,006	
Ottawa County	HHI: 1,302.73			1,371.81		
STATE FARM FIRE AND CASUALTY COMPANY	1	\$6,824,066	29%	1	\$8,849,386	30%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$3,407,182	14%	2	\$3,932,744	14%
HOME-OWNERS INSURANCE COMPANY	3	\$2,590,489	11%	3	\$3,353,524	12%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$1,485,292	6%	4	\$1,838,732	6%
ALLSTATE INSURANCE COMPANY	5	\$1,465,976	6%	5	\$1,660,675	6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$915,395	4%	6	\$1,125,564	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$708,751	3%	8	\$670,889	2%
MEEMIC INSURANCE COMPANY	8	\$594,767	3%	7	\$789,820	3%
Total		\$17,991,918			\$22,221,334	
Jackson County	HHI: 1,108.76			1,124.69		
HOME-OWNERS INSURANCE COMPANY	1	\$3,812,042	23%	1	\$5,029,245	24%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$2,648,818	16%	3	\$2,974,854	14%
STATE FARM FIRE AND CASUALTY COMPANY	3	\$2,549,662	15%	2	\$3,235,560	15%
FIRE INSURANCE EXCHANGE	4	\$817,529	5%	8	\$652,508	3%
ALLSTATE INSURANCE COMPANY	5	\$703,834	4%	6	\$760,980	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	\$627,982	4%	9	\$610,624	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$526,923	3%	7	\$671,668	3%
WESTFIELD INSURANCE COMPANY	8	\$467,735	3%	11	\$445,125	2%
Total		\$12,154,525			\$14,380,564	
Muskegon County		HHI: 992.39			1,085.59	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$3,427,454	20%	1	\$4,250,713	21%
HOME-OWNERS INSURANCE COMPANY	2	\$2,876,480	17%	2	\$3,777,482	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,708,847	10%	4	\$1,857,495	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$1,464,679	9%	3	\$1,863,117	9%
ALLSTATE INSURANCE COMPANY	5	\$1,181,859	7%	5	\$1,302,831	7%
FREMONT MUTUAL INSURANCE COMPANY	6	\$470,813	3%	8	\$378,222	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$452,903	3%			
FIRE INSURANCE EXCHANGE	8	\$422,403	3%	12	\$326,872	2%
Total		\$12,005,438			\$13,756,732	
Monroe County		HHI: 1,179.24			1,169.70	
STATE FARM FIRE AND CASUALTY COMPANY	1	\$4,112,965	24%	1	\$5,151,473	24%
HOME-OWNERS INSURANCE COMPANY	2	\$3,132,463	18%	2	\$3,973,026	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,920,879	11%	3	\$2,216,251	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$978,526	6%	4	\$1,316,302	6%
ALLSTATE INSURANCE COMPANY	5	\$767,954	4%	5	\$893,116	4%
HASTINGS MUTUAL INSURANCE COMPANY	6	\$763,103	4%	6	\$798,029	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$668,859	4%	8	\$658,818	3%
FIRE INSURANCE EXCHANGE	8	\$617,168	4%	9	\$648,404	3%
Total		\$12,961,917			\$15,655,419	
Upper Peninsula		HHI: 1,394.86			1,585.77	
HOME-OWNERS INSURANCE COMPANY	1	\$10,611,772	29%	1	\$13,237,390	32%
STATE FARM FIRE AND CASUALTY COMPANY	2	\$6,198,471	17%	2	\$7,440,803	18%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$4,117,925	11%	3	\$4,684,739	11%
NORTHERN MUTUAL INSURANCE COMPANY	4	\$3,243,733	9%	4	\$3,539,005	8%
FRANKENMUTH MUTUAL INSURANCE COMPANY	5	\$2,477,070	7%	5	\$2,342,016	6%

Appendix D (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FIRE INSURANCE EXCHANGE	6	\$1,794,519	5%	12	\$577,119	1%
ALLSTATE INSURANCE COMPANY	7	\$1,128,603	3%	7	\$1,156,335	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$875,425	2%	8	\$969,399	2%
Total		\$30,447,518			\$33,946,806	
Northern Michigan	HHI: 1,165.01			1,189.81		
HOME-OWNERS INSURANCE COMPANY	1	\$27,143,704	25%	1	\$33,630,432	26%
STATE FARM FIRE AND CASUALTY COMPANY	2	\$16,013,102	15%	2	\$19,844,960	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$14,348,354	13%	3	\$16,428,561	13%
FRANKENMUTH MUTUAL INSURANCE COMPANY	4	\$5,038,706	5%	7	\$4,948,759	4%
ALLSTATE INSURANCE COMPANY	5	\$4,866,554	5%	6	\$5,262,560	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$4,771,320	4%	4	\$5,859,850	5%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	\$4,720,051	4%	5	\$5,615,499	4%
FREMONT MUTUAL INSURANCE COMPANY	8	\$2,910,655	3%	10	\$2,635,215	2%
Total		\$79,812,446			\$94,225,836	
Remainder of Southern Michigan	HHI: 1,036.73			1,050.86		
STATE FARM FIRE AND CASUALTY COMPANY	1	\$44,125,772	20%	1	\$56,433,556	21%
HOME-OWNERS INSURANCE COMPANY	2	\$41,055,160	19%	2	\$52,297,048	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$20,776,592	10%	3	\$23,733,255	9%
ALLSTATE INSURANCE COMPANY	4	\$15,080,134	7%	4	\$17,161,371	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$11,727,803	5%	5	\$15,004,604	6%
FIRE INSURANCE EXCHANGE	6	\$10,471,909	5%	7	\$9,225,816	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$7,264,031	3%	10	\$6,959,049	3%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$6,910,039	3%	9	\$7,327,703	3%
Total		\$157,411,440			\$188,142,402	